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( Not for submission under 37 CFR 1.99)

Application Number		10821158
iling Date		2004-04-08
First Named Inventor David		d B. Sutton
Art Unit		
Examiner Name		
Attorney Docket Number		PRIV 0107 PUS

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	1	THOMAS O, BENNICN, "The Debit Card's Expanding Frontiers", Credit Card Management(Magazine), p.84-82, May 1998, Datiog File 288, Accession No. 00339930	
	2	JEFFREY KUTLER, "Vos., MasterCard Square Off for Debit Fight", American Banker(Magazine), p.3, vol. 153, no.247,Dec. 20, 1988, Dialog File 625, Accession No. 0094030	
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Application Number		10821158
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### CERTIFICATION STATEMENT

Please see 37	7 CFR 1.	97 and	1.98 to make 1	the appropriate	selection(s):
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That each item of information contained in the information disclosure statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement. See 3.7 CFR 197(eVI).

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That no item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the certification after making reasonable inquity, no item of information contained in the information disclosure statement was known to any individual designated in 37 CFR 156(c) more than three months prior to the filing of the information disclosure statement. See 37 CFR 197(s)(c).

- See attached certification statement.
- Fee set forth in 37 CFR 1.17 (p) has been submitted herewith.
- 7 None

### SIGNATURE

A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature	/John E. Nemazı/	Date (YYYY-MM-DD)	2006-06-28
Name/Print	John E. Namazi	Registration Number	30876

This collection of information is required by 3T CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is for life and by the USPTO to process) an application. Confidentiality is governed by \$5 U.S. C.12 GA 37 CFR.

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